

ORIGINAL

UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION

4

UNITED STATES OF AMERICA,

Plaintiff,

Case:2:18-cr-20030
Judge: Tamow, Arthur J.
MJ: Grand, David R.
Filed: 01-17-2018 At 03:39 PM
INFO USA v. DELFGAUW (SO)

VIO: 18 U.S.C. §1344

-VS-

D-1 JOSEPH DELFGAUW,

Defendant.

INFORMATION

The United States Attorney:

COUNT ONE

(18 U.S.C. §1344 – Financial Institution Fraud)

D-1 JOSEPH DELFGAUW

1. Beginning in or about January 2008 and continuing through July 2008, in the Eastern District of Michigan, Southern Division, defendant **JOSEPH DELFGAUW(D-1)**, executed a scheme to defraud and to obtain money owned by and under the control of financial institutions by means of material false and fraudulent pretenses and representations.

2. As part of the scheme **DELFGAUW** did the following:
 - a. In or about January 2008, **DELFGAUW** recruited WL to be the buyer of a property located at 2458 Elliot, Lincoln Park, Michigan.
 - b. **DELFGAUW**, with intent to defraud and without the knowledge of the mortgage lender Citimortgage, a financial institution, promised WL that although the property would be purchased in her name, she would not have to make the mortgage payments or fund the down payment.
 - c. **DELFGAUW**, with intent to defraud, arranged for his company to provide false proof of employment for WL, which was provided to Citimortgage with the intent to influence its decision to approve the loan.
 - d. Also with intent to defraud, **DELFGAUW** paid WL \$3,000 after the closing once the property was purchased in her name.
 - e. After the loan was approved and the proceeds were disbursed, no payments were made. This caused the loan to default resulting in losses to the Citimortgage.

3. All in violation of Title 18, United States Code Section 1344.

MATTHEW SCHNEIDER

United States Attorney

Karen Reynolds (JN)

Karen L. Reynolds P31029

Assistant United States Attorney

White-Collar Crimes Unit

211 W. Fort Street, Ste. 2001

Detroit, MI 48226

(313) 226-9672

karen.reynolds@usdoj.gov

Dated: January 17, 2018

ORIGINALUnited States District Court
Eastern District of Michigan**Criminal Case Co**Case: 2:18-cr-20030
Judge: Tarnow, Arthur J.
MJ: Grand, David R.
Filed: 01-17-2018 At 03:39 PM
INFO USA v. DELFGAUW (SO)

NOTE: It is the responsibility of the Assistant U.S. Attorney signing this form to con

Companion Case Information	Companion Case Number: 11-cr-20203
This may be a companion case based upon LCrR 57.10 (b)(4) ¹ :	Judge Assigned: Avern Cohn
<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	AUSA's Initials: <u>KR (ur)</u>

Case Title: USA v. Joseph DelfgauwCounty where offense occurred : WayneCheck One: ☒ Felony ☐ Misdemeanor ☐ Petty

 Indictment/ ☒ Information --- no prior complaint.
 Indictment/ Information --- based upon prior complaint [Case number:]
 Indictment/ Information --- based upon LCrR 57.10 (d) [Complete Superseding section below].

Superseding Case InformationSuperseding to Case No: Judge:

- ☐ Corrects errors; no additional charges or defendants.
☐ Involves, for plea purposes, different charges or adds counts.
☐ Embraces same subject matter but adds the additional defendants or charges below:

Defendant nameChargesPrior Complaint (if applicable)

Please take notice that the below listed Assistant United States Attorney is the attorney of record for the above captioned case.

January 17, 2018
Date

Karen L. Reynolds (ur)
 Karen L. Reynolds
 Assistant United States Attorney
 211 W. Fort Street, Suite 2001
 Detroit, MI 48226-3277
 Phone: (313) 226-9672
 Fax: (313) 226-2873
 E-Mail address: Karen.Reynolds@usdoj.gov
 Attorney Bar #: P31029

¹ Companion cases are matters in which it appears that (1) substantially similar evidence will be offered at trial, or (2) the same or related parties are present, and the cases arise out of the same transaction or occurrence. Cases may be companion cases even though one of them may have already been terminated.